

**APPENDIX OF MARKED-UP VERSION OF AMENDED CLAIMS**

1. (Three times amended) A system for depositing the value associated with conventional checks into the bank account of a customer payee comprising:

an interface to a customer terminal, the customer terminal being located remotely from a bank[, the customer terminal further being selectively locatable by a customer payee];

an automated banking system connected to the customer terminal interface via a communication link, the automated banking system being located remotely from the customer terminal interface; and

an interface to a check clearing system, the check clearing system connected to the automated banking system via a communication link, the check clearing system being located remotely from the automated banking system,

wherein the automated banking system is configured such that information from a conventional check is entered into the customer terminal, and

wherein the automated banking system and check clearing system are configured to effectuate deposit of the discrete value of each check into an account of the customer payee.

15. (Three times amended) A method for allowing a bank customer to deposit the value of conventional checks into a bank account from a location that is remotely situated with respect to a bank, comprising:

(a.) receiving conventional checks payable to a bank customer payee;

(b.) logging the bank customer payee onto an automated banking system from a customer terminal that is remotely situated with respect to a bank[, wherein the customer terminal is selectively locatable by the bank customer payee] and the automated banking system;

(c.) entering transaction data into the customer terminal;

(d.) processing the discrete value of each check for deposit by the automated banking system; and

(e.) receiving a result of the transaction for each check.

21. (Three times amended) A method for allowing a bank to process check deposit transactions that are initiated by a bank customer at a remote location, comprising:

(a.) receiving a request from a bank customer on a terminal that is remotely situated from a bank for authorization to make a transaction using an automated banking system, wherein the terminal is remotely situated from the automated banking system;

(b.) authorizing a bank customer payee as a user on the automated banking system;

(c.) receiving transaction data related to the deposit of a conventional check payable to the bank customer, where the payor is someone other than the bank customer; and

(d.) processing the transaction for the discrete value of each check.